

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of:

Bansal et al.

Atty. Docket No.: JP920010123US1

Serial No.: 09/901,227

Group Art Unit: 3692

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Examiner: Harish T. Dass

For: **ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF  
UNCERTAINTY AND RISK FACTORS**

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Commissioner of Patents  
PO BOX 1450  
Alexandria, VA 22313-1450

**SUBMISSION OF REPLACEMENT DRAWINGS**

Sir:

Submitted herewith are five (5) sheets of replacement drawing sheets comprising Figures 1-5. No new matter is added herewith, and all of these figures are described fully in the specification. Please replace the drawings originally filed with the accompanying formal drawings.

Approval and acknowledgment of receipt are respectfully requested.

Respectfully Submitted,

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Date: September 25, 2008

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